

REMARKS

Applicant thanks the Examiner for the courtesy of a personal interview on June 2, 2005.

The Office Action dated March 16, 2005 has been received and carefully noted. The above amendments and the following remarks are submitted as a full and complete response thereto. Claims 17-20 are pending in this application with claims 17-20 amended in this Response. No new matter has been added. In the outstanding Office Action, the Specification was objected to under 35 U.S.C. § 112, first paragraph, claims 17-20 were rejected under 35 U.S.C. § 112, second paragraph, and claims 17-20 were rejected under 35 U.S.C. § 103(a). Claims 17-20 are presented for reconsideration.

35 U.S.C. § 112, First Paragraph

The Specification was objected to under 35 U.S.C. § 112, first paragraph, because the Office Action alleged that the Specification was replete with terms and language which were not clear, concise and exact. Applicant's replacement Specification attached hereto provides a Specification which fully complies with 35 U.S.C. § 112, first paragraph. Accordingly, Applicant respectfully requests reconsideration and withdrawal of the objection to the Specification.

35 U.S.C. § 112, Second Paragraph

Claims 17-20 were rejected under 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which Applicant regards as the invention. Applicant has amended claims 17-20 such that

these claims now particularly point out and distinctly claim the subject matter which Applicant regards as the invention. Therefore, Applicant respectfully requests reconsideration and withdrawal of the rejection of claims 17-20 under 35 U.S.C. § 112, second paragraph.

35 U.S.C. § 103(a)

Claims 17-20 were also rejected under 35 U.S.C. § 103(a) as being unpatentable over Yamada et al. (U.S. Patent No. 4,713,760, "Yamada") in view of Zaiken et al. (U.S. Patent No. 5,907,848, "Zaiken") and further in view of the Office Action's Official Notice. Applicant disagrees and requests reconsideration of this rejection.

The claims, as amended, recite in part:

a transaction defining unit which defines a plurality of unsettled transaction types, one of the plurality of unsettled transaction types is...

As discussed and agreed to in the personal interview on June 2, 2005, none of Yamada, Zaiken and the Official Notice teach and/or suggest a single device that defines a plurality of unsettled transaction types.

Consequently, the combination of Yamada, Zaiken and the Official Notice fails to teach and/or suggest the claimed invention. Specifically, the combination of these references fails to teach and/or suggest a transaction defining unit which defines a plurality of unsettled transaction types. Regarding claim 17, the combination of these references fails to teach and/or suggest a transaction defining unit which defines a plurality of unsettled transaction types, one of the plurality of unsettled transaction types is a deferred delivery transaction on the principle of occurrence. Regarding claim 18,

the combination of these references fails to teach and/or suggest a transaction defining unit which defines a plurality of unsettled transaction types, one of the plurality of unsettled transaction types is a deferred delivery transaction on the principle of completion. Regarding claim 19, the combination of these references fails to teach and/or suggest a transaction defining unit which defines a plurality of unsettled transaction types, one of the plurality of unsettled transaction types is a deferred payment transaction on the principle of occurrence. Regarding claim 20, the combination of these references fails to teach and/or suggest a transaction defining unit which defines a plurality of unsettled transaction types, one of the plurality of unsettled transaction types is a deferred payment transaction on the principle of completion. Consequently, Applicant respectfully requests reconsideration and withdrawal of the rejection of claims 17-20 under 35 U.S.C. § 103(a).

Conclusion

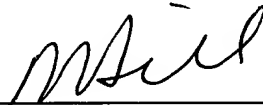
Applicant's amendments and remarks have overcome the objection and rejections set forth in the Office Action dated March 16, 2005. Specifically, Applicant's replacement Specification overcomes the objection to the Specification under 35 U.S.C. § 112, first paragraph. Applicant's amendments to claims 17-20 overcome the rejection of these claims under 35 U.S.C. § 112, second paragraph. Applicant's amendments and remarks have distinguished claims 17-20 from the combination of Yamada, Zaiken and the Official Notice and thus overcome the rejection of these claims under 35 U.S.C. § 103(a). Accordingly, claims 17-20 are in condition for allowance. Therefore, Applicant respectfully requests consideration and allowance of claims 17-20.

Applicant submits that the application is now in condition for allowance. If the Examiner believes the application is not in condition for allowance, Applicant respectfully requests that the Examiner contact the undersigned attorney by telephone if it is believed that such contact will expedite the prosecution of the application.

In the event that this paper is not considered to be timely filed, Applicant respectfully petitions for an appropriate extension of time.

The Commissioner is authorized to charge payment for any additional fees which may be required with respect to this paper to our Deposit Account No. 01-2300, making reference to attorney docket number 108131-00000.

Respectfully submitted,
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Enclosures: Substitute Specification
Marked-Up Copy of Specification
Petition for Extension of Time